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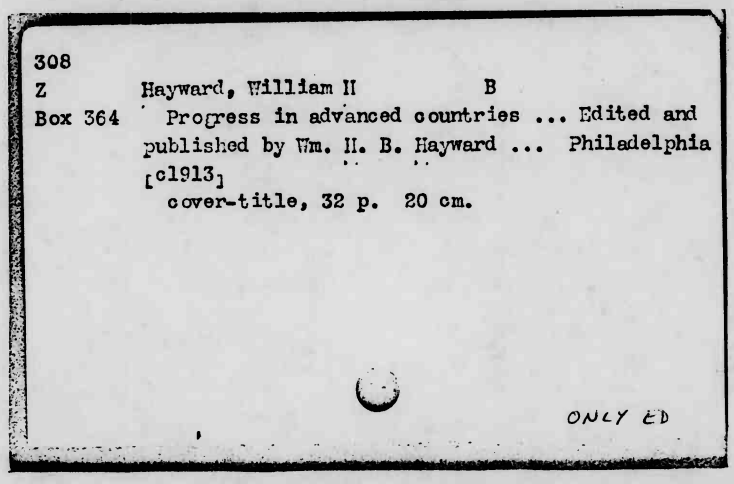
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PROGRESS
in Advanced Countries

Dedicated to the service of the American people, with a desire to show them the way to end many evils that now trouble us through the adoption of laws that have already been proved practical and successful in other countries of the world.

If you want to improve your circumstances in life, you must work to do so all the time. Don't find fault with new ideas that have proved their worth, but try to get them adopted in our nation.

INTENTIONAL SECOND EXPOSURE

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A WARNING WE MUST NOT FORGET.

"Ill fares the land, to hastening ills a prey,
Where wealth accumulates and men decay;
Princes and lords may flourish, or may fade;
A breath can make them, as a breath has made;
But a bold peasantry, their country's pride,
When once destroyed, can never be supplied."

—From Goldsmith's Deserted Village.

this booklet is published is to show how we can improve conditions that now exist. They have caused me to study deeply, and, in writing this, I have endeavored to make every statement correctly according to the best authorities I have been able to find. Should anyone desire to get more information, I purposely quote some of the books, etc., I have consulted.

This booklet is not written to favor one class of our people in particular, but to bring justice to all. The small business man has troubles of his own, and too often, the reason why he cannot do more for his employes is that competitors would not be so scrupulous and would not do the same for their workers. If he alone raised wages, lessened hours of work, etc., others would soon force him out of business by underselling him when in competition. Even the big business man is, to a great extent, caught in a system that he cannot alter.

One of the great evils and the fountain-head of many others is the "Money Trust," which is now being exposed through the Congressional Investigating Committee in Washington. Even those in control have admitted it and said the laws should be changed.

Other nations are nearer to perfect conditions of life here than we are and we can copy to advantage in particular from Switzerland, Germany, Australia and New Zealand just now in some things, avoiding mistakes they and others have made, taking the best from all nations.

The writer has believed in many of the principles favored by Hon. William J. Bryan, Colonel Theodore Roosevelt, Senator Robert M. La Follette and others of this type all his life. He believes that the coming President, Hon. Woodrow Wilson, will endeavor to do everything possible to favor the adoption of more progressive policies, and that inside of the next four years great changes will be made in our laws to benefit the majority of our people—who will be considered hereafter most, instead of the few.

WILLIAM H. B. HAYWARD.

CONDITIONS IN THE UNITED STATES.

Although the wealthiest nation in the world, the money is so unevenly divided that the workers of this country have good cause for complaint, as shown from the following facts, taken from reports by the U. S. Government, mercantile agencies, insurance statistics, investigating committees, books and reliable newspapers:—

1. About a half dozen "leading financiers" absolutely control money conditions—this has been proved by the "Money Trust" investigation at Washington.

2. It has been admitted that they can make good or bad times to force their will on the government and people.

3. Manipulation of the stock and grain market, sale of watered and worthless stocks, etc., have made millions of our people suffer and been the direct cause of thousands of suicides. Lawson's articles in "Everybody's Magazine" show how it has been done and suggest some means of stopping it hereafter.

4. Less than 1% of our population directly or indirectly control around 75% of the total wealth of our country.

5. 95% of our people are business failures and die poor—the majority from no fault of their own lately. They cannot overcome conditions beyond their control.

6. It is very hard for anyone past 50 to get a paying position.

7. 85% of the people past 60 are unable to work because of illness or dependent on others for support.

8. Over 10% of those in business are marked off annually by the mercantile agencies as having failed to succeed.

9. Less than 5% of the men that die leave sufficient for their families to give $5.00 weekly income for their support.

10. Living expenses have increased about 70% in the last 17 years and wages about 20%. Increase in wages has been almost entirely where there have been labor unions.

11. While wages are higher than in many other countries, living expenses are higher also, and the workers are not nearly so well protected in other ways.

12. The average workman does not earn enough to support his family, forcing women and children to work also, thereby reducing wages still more. The following table shows the result of a careful investigation made in a number of States (unemployment of 20% of the workers being deducted):—

Reference:—American Magazine, September, 1911.

	Annual Earnings.	Adult Males Per Cent.	Adult Females Per Cent.
Under	$200.00	0	20
Under	325.00	10	60
Under	500.00	50	90
Under	600.00	75	95
Under	800.00	90	0

As it has been shown from government reports that it took about $768.54 yearly to support a workman's average family before the present high prices and it is estimated to take at least $900.00 now to live in any comfort at all, can you wonder that crime is increasing and that many of the workers feel discouraged and desperate?

13. Three-fifths of the women receive less than $8.00 a week, while a vanishing percentage of them are paid more than $15.00 a week. Nearly nine-tenths of the women employed are paid less than $12.00 a week.

14. As a result, unless they have others to help them, many are forced to do wrong, for investigations show that a woman cannot live decently under $8.00 to $10.00 weekly (according to prices in different places). Latest statistics show that about 90% of those who fall, are driven to it from this cause alone.

15. Neither men or women (on the average) earn enough to provide properly for sickness, accident or old age. When these come, or they get out of work for any length of time, their only course is borrowing, begging, stealing or suicide, outside of the poor house, insane asylum or hospital. The papers daily tell of many such instances.

Reference:—"Poverty," by Robert Hunter.

16. There are probably in fairly prosperous years no less than 10,000,000 of our people living in poverty—that is to say, underfed, underclothed and poorly housed. Of these, about 4,000,000 are public paupers. Over 2,000,000 workingmen are unemployed from four to six months yearly. About 500,000 male immigrants arrive yearly and seek work in the very district where unemployment is greatest. Nearly half the families in the country are propertyless. Over 1,700,000 little children are forced to become wage-earners when they should be in school. About 5,000,000 women find it necessary to work and about 2,000,000 of these are employed in factories, mills, etc. Probably no less than 1,000,000 workers are injured or killed each year while doing their work and about 10,000,000 of the persons now living will, if the present ratio is kept up, die of the preventable disease—tuberculosis.

These are some of the great evils that need immediate correction and it should be the aim of every good citizen to work for improvement with every means in his power, regardless of religion or political belief. Otherwise, there will be another French revolution in our country before many years, or we will become worse off than slaves, and our lives and liberty will be at the mercy of unscrupulous men—as the workers are now in many other countries of the world. All past history has proved this when wealth accumulated in the hands of a few. There is no need for revolution and it will not come if the interests of the majority are considered first hereafter.

Nearly all the States are about to adopt more progressive laws. Many have already done so.

REFORM IN WISCONSIN.

Reference, Hearst's Magazine, August, 1912.

Through the efforts largely of Senator Robert M. La Follette the change began in 1903 with the direct primary. Law provides a second choice in case none have a majority on the first ballot.

Corrupt practice act, limiting amount that can be spent by a candidate and publicity of expenses.

Direct nominations for the U. S. Senate.

Initiative, referendum and recall laws in force.

Home rule for cities, with choice of commission government.

State progressive income and inheritance tax.

Presidential preference law. Most personal taxes abolished.

Equal assessments for all—railroads pay $1,000,000 a year more; corporations, $2,000,000 more.

Commissions regulate railway rates and charges—also all other public service corporations in the State.

No rebates or discriminations by railroad or public service corporations—freight and passenger rates reduced—free passes abolished. Railroads and public service corporations out of politics.

No more watered stocks and bonds allowed to be issued by companies, so people have confidence in securities.

State life and fire insurance. Workers and employers protected by definite damage laws in case of accident or death.

Industrial commission to inspect factories, etc., and make rules to govern same. Child labor prohibited—hours regulated for men and women.

Continuation schools for children between 14 and 16, that work. State employment bureaus with free registration for all those wanting work.

Legislative reference bureau and Board of Public affairs to study progressive ideas and results where previously adopted before submitting same to the people for approval.

RESULT—A real Democracy where machine rule and corruption have already been largely eliminated. Business has also increased more than in other States because people feel safe in what they do.

PROGRESS IN CALIFORNIA.

Reference, Phila. North American.

California has established a system of direct primaries, including Presidential primaries; electing United States Senators by popular vote; the initiative, referendum and recall in thoroughgoing fashion; provided for the non-partisan election of judges; the shortening of the ballot; city and county home rule; revision of criminal procedure; it has taken the first steps in securing the proper method of treatment for first offenders; established a conservation commission with ample jurisdiction; given the full power for the

regulation of all public utilities; passed a first-class employers' liability act; adopted woman suffrage; regulated the hours of women and minors; abolished race track gambling; passed a full-crew and pay-check bill prohibiting the payment of wages in non-negotiable form.

SWITZERLAND—A REAL DEMOCRACY.

References:—Chambers' Encyclopaedia; A Sovereign People, published by Doubleday, Page & Co., New York; Switzerland of the Swiss, published by Charles Scribner's Sons, New York; Equity, published by Dr. C. F. Taylor, Philadelphia; U. S. Government Reports and World Almanac.

Switzerland was the first of all countries to adopt progressive laws to benefit the people generally. Nowhere has substantial liberty been more adequately secured than in the more advanced cantons (or states). The following is a short description of their government and some of their best laws:—

1. The cantons are divided into two classes, absolute democracies and representative democracies. In the former, the chief power belongs to the Landesgemeinde, an assembly of the whole adult male population, which meets once a year to pass laws and to regulate the taxes and expenditure of the canton. In the other a great council is elected by the people, and to it are deputed most of the powers of the Landesgemeinde.

2. The federal assembly consists of two chambers—1st, the State Council; 2nd, the National Council. The former is composed of two members from each canton—44 in all; the latter varies according to population, one member being elected for every 20,000 inhabitants. These bodies depute the executive authority to the Federal Council, consisting of seven members and holding office for three years. The chairman becomes President, is elected yearly, and has none of the semi-royal privileges of the American President. Three years is the term of office for members of the two houses. A court, called the Federal Tribune, having nine members, is elected by the Federal Assembly from members of the legislative body, but they cannot declare any act unconstitutional that

has been passed by the councils or approved by the people.

3. New laws are generally elaborated by the Federal Government or at the suggestion of either of the houses. Any time within 90 days after passing, a petition of 30,000 voters can insist on the law being submitted to popular vote. From 1874 to 1906, 28 referendum votes have been taken; 19 times the measure was rejected; 9 times it was accepted.

4. Projects for revising the constitution are, by right, proposed by the people on 50,000 signatures being collected. Cantons also have the right to propose laws to the assembly by correspondence.

5. The whole political system of the country is based on the commune. A commune is formed generally from the people residing in a certain district and it resembles to a certain extent a beneficial society or chartered stock company, owning certain rights, privileges and capital. Every inhabitant has a right as if they were a stockholder and every one of a proper age has a voice in saying what disposition shall be made of the common property. It is the communal system advised by the prophets (as told in the Bible) and as old as the time of Abraham.

6. Most of the communes own property in forests, rents, lands and houses and dividends are declared in the shape of free wood for winter, free books for school, free use of lands and reduced taxation. In case of necessity, each commune is bound to support its members like a beneficial society would. Both rich and poor share in all the profits each commune makes for members.

7. The Referendum, providing that all laws must be submitted to the people at request of a certain number, was first adopted in one of the cantons in 1831,

8. The Initiative, providing that the people have the right to suggest laws to the Councils was first adopted in 1845.

9. All citizens are equal before the laws in fact as well as in name. The poor are given the same consideration as the rich.

10. The government regulates the management and building of railroads. The post and telegraph management belongs exclusively to the government.

11. Primary schools are free and their attendance compulsory. They are supported by the cantons.

12. The tariff on articles of luxury is highest. The manufacture of salt, alcohol and gunpowder is a monopoly of the government.

13. The general government has the right to regulate the time of labor in factories and determine the age of children working.

14. The expenses of the government are paid with the revenues from public property, as forests, etc.; from customs, post and telegraph receipts, interest on the war fund, and from the state monopoly of gunpowder and salt, military service, etc.

15. The postal service is most liberally endowed, most complete and finest in the world.

16. The government and cantons subsidize asylums for lunatics, epileptics, deaf and dumb. It provides public assistance for those in need, school kitchens, outings for destitute children, etc.

17. While the government's resources are derived from customs and indirect taxation, the cantons resort to direct taxation; in other words, a tax on capital or an income; and in many cases, on both together. All cantons tax capital in the shape of unearned increment. Tools and implements and, in many cases, cattle are exempted. Allowance is made in case of debts, except as regards mortgages. Nineteen of the cantons tax both capital and income. Incomes above a certain figure, when more than required for a living, are taxed. In a general way widows, aged people, the impotent and orphans are exempt from income tax.

18. Many ways of preventing fraud are employed. One of the best is an inventory after death enabling the state-comptroller to see whether taxes have been regularly paid. In a general way, it is easy to approximate a man's fortune and income in Switzerland. Other direct taxes are death duties, on a sliding scale, particularly heavy in the case of distant heirs; on legal documents, on naturalizations and permits of residence. There are other taxes on those best able to pay, all going back to the people again in various ways after paying the expenses of govern-

ment, which is very low as compared with many other countries.

19. There are many professional trade schools of various kinds. Here, the head men, foremen, artists and tradesmen are trained. Watch and clock-making is taught and there are all kinds of other schools that give mechanical and commercial training.

20. The watch-making trade is in a very unsatisfactory condition lately, partly owing to competition from American watches, which are sold cheaper abroad than at home.

21. The government has established a control over gold and silver goods to see that they are made and sold as represented.

22. The law guarantees all employes of railroads, posts, telegraphs and customs 52 days' rest yearly. The responsibility of railroad and steamer companies in case of accidents is guaranteed by law. The same rule applies to factories. In addition to Sundays, the law allows a half-holiday for workers in factories, 5 P. M. being the latest hour for closing permitted that day.

23. Agricultural enterprises are not inspected and the condition of the workers in this line is least satisfactory of all, with the result that this class of labor is often lacking when needed.

24. Machinery, as well as all parts of buildings, are carefully inspected.

25. Wages must be paid in cash at least monthly. Two weeks' notice must be given before discharging a workman. About 70% of the workers now work less than 11 hours daily. Hours are somewhat longer than in the United States generally. Women and children have shorter hours than the men. Night work is regulated.

26. Large numbers of the people belong to societies that receive a subsidy from the government. A sick person receives free clinical treatment, an allowance daily, a pension in case of incapacity of 60% of the salary, and widows and orphans receive 50% of the salary and 40 francs for the funeral. Several of the cantons give old age pensions for people over 65 years of age, the money for same coming partly from the income and inheritance taxes.

27. There are no poor houses and no really destitute people in Switzerland, but strikes still continue because the labor question has not yet been as satisfactorily adjusted as in some other countries. They are generally settled for a certain time limit by mutual agreements between the employers and workers, but they do not always live up to the agreements made thereafter.

28. State employment bureaus bring employers and workers together. Relief stations and travellers' homes are provided for the unemployed. Labor colonies exist for those who cannot find work or will not work when they are able to do so.

29. The government inspects and controls all banks of issue, regulates the circulation of notes, compels the reserve fund method of redemption and the circulation of reports. The Swiss National Bank, which commenced business in 1907, is obliged to receive and make payments on account of the government without remuneration and to accept the deposit and to attend to operation of bonds belonging to the state. Its operations so far have been satisfactory and remunerative.

30. Girls are taught every branch of housekeeping in schools established for that purpose. The women especially are very economical in this respect and are generally excellent helpmates. As education is compulsory and trade schools everywhere, the Swiss are among the best enlightened people in the world. They live in one of the most beautiful lands. It produces all kinds of products and has all kinds of climates.

RESULT.—They have the only government in the world which cannot be controlled except by the people themselves. Trusts, railroads, etc., cannot rule their politics because they cannot buy the people as they do judges, public officers, legislatures, etc., elsewhere. The following shows the financial condition:—

	United States.	Switzerland.
Per capita circulation.....	$ 34.59	$ 31.39
Average deposit per inhabitant	45.23	86.36
Average deposit account.....	466.44	156.56

GERMANY—ITS WORKERS.

References:—Chambers' Encyclopaedia; Germany of the Germans, published by Charles Scribner's Sons, New York; U. S. Government Reports and World Almanac.

1. The Emperor is supreme and the army controls the nation.

2. The Reichstag is elected every five years, but can be dissolved at will by the Emperor. It has 397 members. There is also a ministry with nine members and a Federal Council with 61 members.

3. Compulsory state insurance against sickness, accident, infirmity and old age.

4. Protects agriculture and industry from foreign rivalry.

5. State forbids unfair competition in internal trade.

6. Looks after welfare of workers in many ways.

7. Controls work of women and children.

8. Arranges hours of labor for workers.

9. Sees that workers have sufficient time for meals.

10. Enforces thrift and hygiene.

11. State owns its own coal and potash mines, railways, post, telegraph and telephone service.

12. Municipalities supply gas, electricity and water, care for the poor and insane, look after sick, run tramways, public baths and libraries, undertake making of roads, control markets and a host of other public utilities.

13. Compulsory continuation schools for workers up to 17 years.

14. Workers taught to become specialists in one line.

15. Poor houses unknown in Germany.

16. Work colonies established for those who cannot find employment. Those who won't work are compelled to work. Weak are given very light work.

17. Orphans and foundlings are provided with homes and watched over to see that they receive proper treatment. Boys are taught trades and girls housework or employment suitable for them.

18. Popular eating kitchens open for poor where they are furnished food free if unable to pay small charges.

19. Poor are furnished doctors and medicines free.

20. Hospitals are controlled by municipalities. Free for those unable to pay—small charge for those who can.

21. Employers compelled to pay part of cost of compulsory insurance for workers.

22. Pensions for old and infirm. Motherhood insurance for women that desire to pay for same.

23. Employers pay entire cost for workers' accidents through trade associations formed for the purpose of meeting cost.

24. Insurance against unemployment will soon be provided by the government. Some municipalities already have this.

25. Public labor exchanges where unemployed can find work. State pays fare of workers from one point to another if necessary.

26. Workers get their just share of all profits.

27. Factory inspectors employed by government to see that same are kept in good condition and the laws of the country complied with.

28. Bank deposits guaranteed by municipalities, making depositors feel secure and removing danger of panics.

29. Land credit and mortgage banks have destroyed usury.

30. Farming is encouraged in various ways, but the position of the farm workers is still least satisfactory of all and needs improvement.

31. The co-operative movement in all lines has made enormous strides in the last few years.

32. Planting of forests encouraged and carefully supervised.

33. Germany has a protective traiff, but demand for free trade is growing.

34. Wages have risen and working hours decreased in the last 20 years. The workers are better off, but prices have risen lately, too.

RESULT.—Germany is unquestionably advancing the most rapidly of all the European countries. While the workers do not earn nearly as much as in the United States, their living cost is lower and they are better contented generally because they are provided for when out of work, in case of accident or sickness and when old age comes. All are very economical and nothing is wasted. The savings of the people are constantly growing, and the Germans are very thorough in all they do.

OBJECTIONS.—This central system creates a governing class which is inclined to regard itself as a select people apart from the workers, and the rulers try to make the workers leave all to them. This it not very successful, and lately the progressive spirit is extending very rapidly. They are aiming to secure the adoption of laws that give the people more power —such as have been in force in Switzerland for many years with the most satisfactory results.

Financial condition:—

	United States.	Germany.
Per capita circulation.....	$ 34.59	$ 11.10
Average deposit per inhabitant	45.23	58.17
Average deposit account.....	466.44	180.92

FRANCE—ITS LIGHTS AND SHADOWS.

References:—Chambers' Encyclpaedia; France of the French, published by Charles Scribner's Sons, New York; United States Government Reports and World Almanac.

France has been noted for many years as "the playground of Europe," and the people of all nations flock there to enjoy its beauties and amuse themselves. It has a fine climate, the north resembling that of England, slightly modified, while in the south it is semi-tropical. Paris is probably the most beautiful city in the world.

1. Since 1790 France (including Corsica) has been divided into departments, and each department divided into arrondissements, cantons and communes. There are 87 departments.

2. Legislation is in the hands of a National Assembly, composed of two chambers (the Chamber of Deputies and the Senate). In the former, members

are elected for four years by universal suffrage. The members of the Senate are elected by special bodies of delegates for nine years, one-third returning every three years. The President is elected for seven years by a majority of the votes of the members of the two chambers and cannot be re-elected. He appoints and dismisses the Ministers of State, who are responsible to the assembly, and may take part in its deliberations. The ministry is composed of twelve members. There are about 300 Senators and 592 Deputies.

3. The railways partly belong to the State and partly have been granted to private companies for a limited period, at the end of which time, they become state property. There are also certain local lines that come into the possession of the departments at the end of fixed periods.

4. Education is free and compulsory. France now has a larger revenue, expenditure and public debt than any other nation in the world.

5. Wages are comparatively low and the living cost is higher than in England, but there are not so many out of work that are willing to work. The French women are very economical, dress neatly and keep their families on very little. The workers are far better off to-day than before the revolution. Their condition previously was simply terrible and they were worse off than many slaves.

6. The land is now held largely by the peasants and whole families sometimes live from the proceeds of from two to five acres of ground through careful cultivation of the soil. When the land and crops are good, the owners are comfortable—when not, they often have a very hard time to make ends meet.

7. Considerable of the land is rented by the owners on a percentage basis to the peasants.

8. Agricultural syndicates, societies and banks advance funds to agriculturists crippled by want of sufficient capital. Schools and colleges are established that teach the best methods of farming. To grow tobacco is a privilege granted by the state, who buys every crop at a fair price.

9. The government manufactures its own matches, which are of poor quality and about 10% are worthless.

10. There are numerous taxes to be paid. The ordinary tax on the house is regulated on the basis of rental; there is also a land tax, another on doors and windows; others on carriages, carts, bicycles, dogs, etc. Each commune or district levies a tax for keeping up the roads. As it is now, there are too many different kinds of taxes and this will probably be changed by substituting an income tax instead.

11. The tariff and taxes make the cost of living about 20% higher in France than in England. Clothing also costs more. when the value is considered.

12. There are too many laws and to much official supervision over the people in both France and Germany. The majority of those who leave these countries do so on this account and to escape military service, which is compulsory in both for those who are physically able.

13. The condition of the poor in France is not satisfactory. There are no Boards of Guardians to look after them and no workhouses to provide for them when in need. There are some almshouses, but not near enough to meet requirements. The poor plead for help at the churches and public places. Poverty is one of the greatest causes for crime and the desperate deeds committed in Paris often come from this. If the conditions of the workers were improved, there would be far less need for jails.

14. Public assistance under state direction is given to hospitals and foundlings. Paupers are buried. The money for this comes from the gross receipts of all places of amusement—the tax being 9%. The people themselves are very charitable and give freely to the poor so far as they are able. Churches and religious orders help largely.

15. The government, through establishments of its own, advances money on pledges given by the people at barely enough interest to pay expenses.

16. The French are great gamblers and there are a large number of lottery schemes and gambling houses from whom the state collects 15%.

17. Free nurseries for children whose mothers work are provided by the government.

18. There are many manufacturing interests, but the small farmer is the backbone of the nation.

General conditions between capital and labor are unsatisfactory and unless further changes are made to help the workers more, there is some danger of another revolution before long. The workers have not taken enough personal interest in political life in the past.

The following shows financial conditions:—

	United States.	France.
Per capita circulation.....	$ 34.59	$ 39.71
Average deposit per inhabitant	45.23	26.48
Average deposit account.....	466.44	146.39

ENGLAND AND ITS WAYS.

References:—Chambers' Encyclopaedia; England of the English, published by Charles Scribner's Sons, New York; U. S. Government Reports; Philadelphia North American, February 12, 1912, and World Almanac.

When the general condition of its people is considered, it is marvelous that England has been able to maintain its prestige as one of the leading countries of the world as long as it has. The people have been groaning under their burdens and it could never have done so this long except for the help obtained from many colonies.

England, until lately, is an example of what we should NOT do, for out of its population of around 40,000,000 people, it is said that nearly 30,000,000 are always on the verge of starvation and 1,000,000 are public paupers.

One of the main causes for this is that more than half of the land is now owned by only 2500 persons and that the people have been forced to the cities. It is estimated that less than 23% of the entire population live in the country and these nearly all on rented farms. Very few Englishmen have any land at all or have any home of their own. They are nearly all tenants and the majority of the workers live in small, badly arranged and ventilated houses, with no conveniences —as compared with our homes here.

As a result, the poorer class had become almost hopeless of better conditions and the women in particular have been driven to the worst possible extremes through necessity—which is shown everywhere

boldly and openly. Disease is on all sides and the great majority of the poor soon become broken-down wrecks. Drink is the greatest national curse—$750,000,000 being spent yearly by the people for that purpose alone.

The very unsatisfactory condition of the women is the cause of their demand for the privilege of voting hereafter, so they can get laws passed to assist them in life's battle.

What has brought this about? The indifference of the majority to political life. They allowed the rich and titled to rule them, which they did to their personal advantage, resulting in—

"The good old rule, the simple plan,
That they should take who have the power,
And they should keep who can."

What they did not "take" by force they took through laws that burdened the poor man the heaviest and he gradually lost his all in one way or another.

England is a constitutional monarchy, but the King is largely a figurehead now. The real leader of the nation is the Prime Minister, who is assisted by a Ministry with 21 members. Parliament, consisting of a House of Lords and a House of Commons, rules. The trouble has been that the former has had too much power and the latter too little. Gradually this is changing, and with the change, is coming better laws for the workers and poor.

It has been a fearful struggle to survive—no matter how, with many—but the great majority of the English have suffered without breaking the law and they really imagined their ways the best until recently, when their eyes have commenced to open by seeing how other countries and their own colonies were surpassing them.

To give an example of the results on the people themselves—out of 34,008 young men who wanted to enlist in the army, 16,297 (nearly one-half) were rejected for physical reasons.

Millions of the inhabitants had no hope of getting work, never have enough to eat and no regular home at night. It is estimated that 1,250,000 people have $2,925,000,000; 3,750,000 have $1,225,000,000, and the others have only $4,400,000,000 to divide—many with nothing at all.

The English spend more of their time in their homes and less hours in business than we do. They believe the workers should have rest and recreation so as to be fit to work hard when the time comes. Their annual expenditure for sports alone is $220,000,000, while they give but $75,000,000 toward helping the poor.

Under the present administration England is waking up and has already adopted the trades' dispute act, which permits peaceful picketing during strikes; an act to provide for the feeding of school children; the compensation act, which provides for the payment of persons injured while at work; a full adoption of the fair trades' resolution, which makes obligatory the payment by government contractors of the union rate of wages; an improvement of the position of the workers in the government dock yards; the provision of work for the unemployed hereafter; the old-age pensions; the payment of members of Parliament, which relieves the trades unions of the payment of members who represent their interest in the house; the establishment of labor bureaus where men and women in search of work may register and be supplied with information as to work obtainable; motherhood insurance; insurance against illness and unemployment to a certain extent.

For the immediate future the Labor Party's program contains planks looking to the further improvement of the condition of labor; a law making it obligatory on the government to provide work for those wanting it; the abolition of night work as far as possible; a land policy which will place the workers on the land again until the nationalization of the land is completed; the nationalization of railways and mines; and bills for the improvement of the housing of the working people.

What has already been done is a wonderful advance and ahead of anything our nation has yet accomplished. With these laws in force England will surely become a better and happier place for its people to live in and advance instead of going backward. It is vital to her future welfare and she now recognizes the nation otherwise will fall before other countries that are strong rivals.

Wages are lower in England than here, but the living cost is less. Generally speaking, our workers here are somewhat better off. This will not be so hereafter unless we make changes, too.

Comparisons as to financial conditions show as follows:—

	United States.	Great Britain.
Per capita circulation.....	$ 34.59	$ 19.60
Per capita bank deposits.....	45.23	23.81
Average deposit account.....	466.44	208.68

NEW ZEALAND—THE WORKER'S PARADISE.

References—Chambers' Encyclopaedia; The Story of New Zealand, published by Dr. C. F. Taylor, Philadelphia; British Dominions, published by Longmans, Green & Co., New York; U. S. Government Reports; World Almanac, and Single Tax Review, New York.

New Zealand furnishes proof of the advantages derived from laws to benefit the people generally. Conditions before 1890 were worse there than they are now in our country. A few people owned the greater part of the land and controlled nearly everything else worth having. It resulted in the great strike of 1890. The capitalists won the strike, but the workers and farmers united thereafter, electing representatives pledged to establish measures for the good of the common people and swept the monopolists out of power. They have held control the greater part of the time since then and passed laws that are a model for the world. They have satisfactorily solved many of the troubles we are now contending against.

The following is a short description of the government and some of the most important reforms that have been adopted:—

1. The government is administered by a Governor appointed by the Crown (who has very little power), a Ministry, a Legislative Council and a House of Representatives. The country is smaller than Great Britain. The soil is very fertile and the climate is one of the finest in the world. It somewhat resembles England.

2. The laws can be changed at any time by a vote of Parliament, subject to the possible dissent of England, which is very unlikely, so New Zealand is practically a republic in itself.

3. Appeal Courts and Arbitration Courts (composed of workers, employers and public officers) are established to settle all labor difficulties strictly on the merits of each case and not on technicalities on application from either workers or employers. By this means strikes have been lessened, labor organizations encouraged, cut-throat competition stopped and employes protected against unjust dismissal. If either side refuses to accept the decision of the courts, they are fined.

4. It operates a system of public and industrial schools free for the benefit of the young, caring for those whose parents are dead or unable to properly care for them.

5. In elections the law provides for direct nominations by the people through petitions without caucus or conventions.

6. Australian voting booths and alphabetic list of candidates without giving party names are used.

7. Fine and forfeiture of office for any corrupt practice, even treating or free conveyance of voters.

8. Voting by mail for citizens away from home. Fines for those who don't vote. A half-holiday for all voters on election days.

9. Equal suffrage for men and women.

10. Practically a referendum on national affairs, not only through direct nominations, popular question ing of candidates and independent voting at regular triennial elections, but through special appeals to the people at any intermediate times that Parliament is dissolved because of disagreement between the Council and House of Representatives, the question on which they differ being carried then directly to the people at the polls.

11. The constant use of the referendum in municipal affairs.

12. Laws are made for the benefit of the majority of the people.

13. Appointments to civil service are based on merit ascertained through competitive examinations. Employes are secured against unjust dismissal or oppressive treatment through right of appeal. Promotion depends on length and efficiency of service.

14. In place of the old property tax, progressive land and income taxes are generally established, with improvements, small estates and hard-pressed citizens exempted and the burdens placed on wealthy owners and monopolists.

15. The government now owns nearly all the railroads and aims to give the public the greatest possible service at low cost. It owns and operates the post-office and carries letters, parcels, etc., at very reasonable cost. It owns and operates the telegraphs and conducts savings banks to encourage the people to save, guarantees deposits and gives fair interest. It owns and operates solely in the public interest the central bank of issue—the heart of the banking system.

16. It maintains a public loan office and controls the machinery of credit and rate of interest by loaning money to farmers, merchants, manufacturers, and the working people on easy terms and at low interest. The postal banks, public trust office, government insurance office and land department also make loans at low rates.

17. It prohibits panics, alleviates depression and has declared it would allow no decent bank to fail.

18. It has established a government insurance office for life, endowment, annuity and accident insurance, with the guarantee of the government behind it; and the office does a far larger business than any private company in the country.

19. It conducts a public trust office for the management of estates, investment of money under the guarantee of the government, the making of deeds, mortgages, wills and other instruments for the people correctly and at very low cost.

20. It has established experimental and model farms, one for each 100,000 population, and depots for dressing and packing poultry at the chief centers; also a State farm, where the unemployed may find remunerative work, and where inefficient laborers may be turned into effective workers.

21. It provides village and farm settlements, where the poor may make homes for themselves and have co-operative employment if they wish.

22. It limits the amount of land one man may hold, provides now for the compulsory purchase and division of large estates, disposes of land by perpetual

lease, gives preference to the landless, aims to take the unearned increment in rents and graded taxes and moves toward the nationalization of the soil.

23. It has simplified the methods of dealing with interests in land by providing for the registration of titles and the government guarantee behind such certificates issued.

24. It has established government ownership and operation of coal mines to check the extortion of the coal ring and to provide the people with fuel at reasonable cost.

25. It accords to municipalities the right to establish and maintain water works, gas and electric lighting plants, street railways and other public utilities, subject to the referendum. It requires them to maintain public slaughter houses under inspection of the Agricultural Department.

26. It acts as commission merchant for the farmers, receives farm products, meats and provisions, eggs, butter and cheese, and even live poultry at its railway stations, carries them to warehouses at ports of export, kills, dresses, grades and packs, keeps in cold storage, ships to agents, sells, collects and remits the funds to the farmers, less cost of transportation. It aids farmers also in helping them to secure labor in harvest time and many other ways too numerous to mention now.

27. It considers the welfare of its workers most carefully, doing everything possible to help them in every way. The Labor Department and the Public Employment Offices (in the larger cities) provide employment for all who want it. It uses the railways to distribute labor at cost to points where needed and gives low fares to workers to and from their work each day.

28. It has decreed an eight-hour day and a half-holiday (Sundays in addition) for workers in factories and stores, seats for salesgirls, good ventilation, safety elevators and guarded machinery; no night work for women or young people, no employment of boys or girls without pay, cash payment of wages, etc. Sweatshops have been practically abolished by thorough inspection, labeling of goods, prohibition of night work, fines for every violation, etc.

29. It aims to abolish the contractor system in public works and substitutes direct employment under co-operative conditions, whereby wages have been increased, quality of work improved, cost of construction diminished and industry and character developed.

30. It purchases estates in or near the cities and towns, divides them up for workers' homes and makes advances to the workmen to help them build their homes, aiming to destroy the slums and tenements, which still exist to some extent.

31. It has turned back the tide of population from the cities to the country and aims to do so still more.

32. Annuities are given to the aged poor, so they can live at home in their declining years secure from want. Justice is given instead of charity. Political corruption is almost unknown now.

33. The government leases land for 5% of its value yearly to settlers and loans $350 to each family that want to start farms.

34. All land improvements are exempt. Mortgages are deducted in estimating taxes and assessed to the lender. Estates less than $2500 are exempt. The old, widows and orphans who receive less than $1000 yearly are exempt. The graduated land tax begins when the improved value reaches $25,000. Absentee owners pay 20% more. Government has the right to buy any property at owner's assessed value.

35. The graduated income tax begins with those making over $1750 yearly (with $250 allowed for insurance premiums). It has checked monopoly, decreased desire for large fortunes and created a far more Christian spirit among the people. There are no great millionaires and no paupers in New Zealand now. There is also a graduated inheritance tax and many other reforms too numerous to mention.

The following is conclusive evidence of the benefits derived:—

	United States.	New Zealand.
Per capita circulation.....	$ 34.59	$ 48.63
Per capita bank deposits.....	45.23	75.42
Average deposit account.....	466.44	323.49
Per capita wealth.....	1,310.00	1,675.00

AUSTRALIA—A GREAT CONTINENT.

References: Chamber's Encyclopaedia; British Dominions, published by Longmans, Green & Co., New York; Phila. North American, Dec. 24, 1912; U. S. Govt. Reports and World Almanac .

Each State has its own Parliament, and in addition, there is the Commonwealth Parliament, which has the right to legislate in affairs affecting the Commonwealth as a whole. The Federal Parliament consists of the Governor-General, the Senate and the House of Representatives. The Senate is composed of six Senators for each original State, chosen for a term of six years. In the House of Representatives the number of members is, as nearly as practicable, twice the number of Senators; and the number of members elected from the several States are in proportion to the populations of the States. The House itself is elected for a term of three years, but may be dissolved by the Governor-General. Every adult throughout the Commonwealth who has a right to vote in his own State, has a right to vote for members of both Federal Houses.

To cope with deadlocks it has been enacted that if the House of Representatives passes any proposed law, and the Senate rejects the same or amends it in a way not acceptable to the House of Representatives, and if the House of Representatives, after an interval of three months, in the same session or the next, repasses the same proposed law only to have it rejected again, or amended unacceptably by the Senate, then the Governor-General may dissolve both houses, provided the natural term of the House of Representatives be not due to occur within the next six months of his doing so. If, after such dissolution, the proposed law meets with the same treatment, the Governor-General may convene a joint sitting of both Houses, at which the will of the composite majority shall prevail; and the bill shall be taken to have been duly passed (or not passed, as the case may be) by both Houses of Parliament. The total number of Members of Parliament in Australia stands at 660, of whom 111 belong to the Commonwealth Houses and the remainder, 549, in varying proportions, to the separate State Parliaments. It is expected that the number of the latter will be reduced before long to reduce expenses.

As the State furnishes aid and guidance to its citizens in many ways there is need for constant communication between the people and their representatives—therefore need for the local Parliaments, because the country is larger than the United States.

The pastoral interests of Australia stand in the lead, with agricultural, mining and manufacturing interests following in the order named. The lack of sufficient rain some years is the greatest evil the country has to contend against, but artesian wells are bored that furnish plenty of water in many sections and irrigation does the rest generally.

The people get high wages, cheap food, reasonable hours of labor and the workers and farmers hold the political power most of the time. Both men and women vote.

There are good factory laws, no child under thirteen in some States, and fourteen in others is allowed to work; and the eight-hour day prevails. Compulsory arbitration, at the request of either employees or employers, enforces peace. The system of wages boards and Courts of Arbitration settle disputes. Wages Boards seem to be so far the most expeditious method and the one most generally resorted to. Each side of the dispute chooses a certain number of representatives, and a chairman is chosen by different methods in different States. He is a man outside their trade, and if the others cannot come together, he has the power of deciding.

In all the States female labor is regulated by Act of Parliament; the number of working hours for women being now limited to 48 hours weekly in all except Tasmania, where the maximum is fixed at 10 per day.

Great benefit is afforded to the people by the system of State railways. For example, a fruit-grower living 17 miles out of Sydney, having 31 acres of land under fruit, can send 56 pounds of his produce in a case to Sydney for one penny. For another penny it is conveyed to the market. A third penny goes to the Government for the use of the market, and a fourth penny pays the salesman for selling the fruit; the case is returned to the fruit-grower free of charge. This is a positive fact and quite commonplace. In England, it

would cost 16½ times as much. What it would cost in the United States is a question for the railroads to answer.

Another form of assistance rendered by the State is found in the help in the starting of new enterprises and the free erection at first of cold storage plants, which later are turned over to the growers in that district on payment of its cost.

The State also employs government experts to instruct the people in new industries. Then, there is governmental superintendence and inspection of the products of the various industries and in the examination of all articles of food for export.

The government loans to farmers and the States, also. At the present time in Western Australia, if a new settler is deemed suitable by the head of the Agricultural Bank, he may take up 160 acres of land, and with help given by the Agricultural Bank, and by the Agricultural Department, and also from manufacturers and distributors of Agricultural machinery, he sometimes may start out with no capital of his own beyond his bone and muscle. The head of the Agricultural Bank, on behalf of the Government there, advanced to new settlers $5,500,000 and his bad debts in 1909 only amounted to $90.

There are State agricultural colleges and experimental farms—five of the former and 35 of the latter, with 590 students, who have 48,960 acres under their care.

There are many other reforms and laws for the benefit of the people too numerous to mention. They have adopted the majority of the New Zealand ideas, and the next national election will decide on the nationalization of the trusts operating in the Commonwealth, together with federal control of trade, commerce and industrial affairs. This will mean almost the establishment of Socialism, and the results will be watched with interest throughout the entire world should the Labor party win. The Liberal Party's program is almost as radical. Every candidate in both parties are pledged to carry out their party's platform, so further advancement is certain, no matter who wins.

Financial reports show the following figures—

	United States.	Australia
Per capita circulation	$34.56	$48.63
Average deposit, per inhabitant	45.23	57.66
Average deposit account	466.44	174.24

CANADA: A LAND OF OPPORTUNITY

References: Chamber's Encyclopaedia; British Dominions, published by Longmans, Green & Co., New York; U. S. Govt. Reports, Phila. North American, Jan. 5, 1913; and World Almanac.

The Parliament consists of the Governor-General (appointed by England), the Senate and a House of Commons. The Senate now has 87 members and the House 221 members. The Senators are appointed for life by the Crown on the nomination of the Governor in Council. There is also a Ministry, consisting of fifteen members, chosen from time to time by the Governor. The duration of the House of Commons is five years. The constitution of the Dominion is modeled after that of England. Each province has an executive and legislature of its own presided over by a lieutenant governor. The lieutenant governors are appointed by the Governor-General. The provincial parliaments, may, under the provisions of the act, amend from time to time their own constitutions. Members of the House and provincial parliaments are elected by the people.

In the distribution of legislative power between the general and provincial parliaments, certain classes of subjects of a local nature are assigned exclusively to the legislatures of the provinces, while subjects of more general concern are assumed by the parliament of Canada. Among the subjects enumerated in the act as coming under the latter description are: the public debt and property; taxation (for federal purposes), postal service, military and naval defense, the salaries of the civil officers of the general government; the census; navigation; money, weights and measures; copyrights; marriage and divorce; criminal law. The provincial legislatures, again, have the power of taxing themselves for provincial purposes, and of borrowing money on the sole credit of the province; of regulating and paying provincial officers; of establishing asy-

lums, etc. Education is also left to the provincial legislatures, with certain provisions against encroachments on the rights of religious minorities.

The debts of the several provinces, at the union, are assumed (within certain limitations) by the federal government; and, on the other hand, certain duties and revenues and certain public works and properties belonging to the several provinces before their union, are taken possession of, to form a consolidated revenue fund for defraying the interest on these debts, and for the other expenditure of the federal government. Provision is made for the introduction of uniformity of laws, which, however, must be made with the consent of the legislatures of the several provinces.

There is a supreme Court, composed of a Chief Justice and five judges. From the decisions of this Court, the only tribunal to which appeal can be made is to the Judicial Committee of the Privy Council of Great Britain.

Canada has a network of steam railways, the total mileage of which at the end of June, 1911, was 25,000 miles, and 1224 miles of electric railways. It also has a very complete telephone and telegraph service, part of the latter being owned by the government.

The history of Canada in a business way has been that of great prosperity and severe depressions. The former condition prevails at present, and to a greater extent, perhaps, than ever before. Besides large numbers coming from Europe, millions of the people have left the United States to settle in the western sections of this great land because they received greater help and encouragement from Canadian government and cheaper land that is even more productive than what they left in the United States. The growth of Canada in late years has been marvelous, and the people have been helped still more through the adoption of many of the laws that have worked so well for many years in New Zealand, Switzerland and other countries of the world. Canada has adopted these laws quicker than any parts of the United States.

Formerly, the greater part of the trade was between the United States and Canada, but since 1866, when the United States ended the reciprocity treaty of 1854, the greatest part of the trade has been with

Great Britain and Europe. An attempt was made to pass another reciprocity treaty lately, but the Canadians rejected it because it was not the kind they desired, and gave too much of the advantage to trusts of the United States, instead of to the people generally.

Wages for the workers and living conditions for the people generally are much better in Canada than in England or in many parts of the United States. In fact, there is a great scarcity of farm labor, especially in Eastern Canada—so much so, that many farmers have to devote their property to grazing purposes.

Agricultural colleges and farmers' institutes are being established throughout the country, so as to teach the best methods of getting largest returns and finest crops from the land. By following improved methods, both have been greatly improved.

Manufacturing plants are everywhere being enlarged and building operations are being carried on at a pace which shows the great prosperity of the citizens.

One of the most interesting things in the settlement of Canada is the work of the superintendent of the irrigation schemes of the Canadian Pacific Railway. The policy of providing "ready-made farms" is succeeding admirably. The railway company naturally favors sales which result in immediate occupation. Their plans have succeeded so well that an appropriation of $8,000,000 is said to have been voted by the railway board in order to carry the irrigation system further east. Land of all kinds has increased rapidly in value, but real estate speculation has apparently commenced to go too far, and there may be a drop in the future unless the pace slows down.

As far as the settler is concerned, those who are willing to work and accept the social conditions of a new country can hardly fail to succeed.

A railway commission regulates and controls most of the railroads so as to avoid unfair or extortionate rates. Although the people do not have the power in the government to the extent that they have in some other countries, those who rule are very fair in considering the interests of the majority of the citizens and the trusts and money power are not allowed to run

things the way they have in the United States. Laws providing much more stringent regulation prevent this and the aim is to make other laws in the future even stronger, for the Canadians fear the power of the American trusts, and don't want such conditions as prevail in the United States now.

Toronto has recently voted 4 to 1 to request the Ontario legislature to adopt the single tax on land, as advocated by Henry George. Many of the western cities have already adopted it for local purposes with excellent results.

Canada generally has a somewhat colder climate than the United States, but throughout the greater part of the winter the sky is bright and clear and the air is dry and bracing.

The following shows financial conditions:

	United States	Canada.
Per capita circulation	$34.59	$30.92
Average deposit per inhabitant....	45.23	8.10
Average deposit account.....	466.44	691.39

WHO IS THE WRITER?

This question will often be asked because few have ever heard of him before. Well, he is simply a plain business man who has worked for better things all his life. He is a son of the late Col. William B. Hayward, formerly of the 60th N. Y. Regiment during the Civil War; a nephew of Gen. Richard N. Bowerman, ex-Commander-in-Chief of G. A. R. for the State of Maryland; a great-grandson of Colonel James Biays, who commanded the American cavalry at the battle before Baltimore in the War of 1812—and a direct descendant probably of the old, original Adam, believed to be the father of us all.

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INTENTIONAL SECOND EXPOSURE

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THE GOLDEN RULE

"Do unto others as you would that they should do unto you."

24598

END OF
TITLE